

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	C.S. KUMAR et al.	Examiner	Ryan D. Donlon
Serial No.	10/537,636	Group Art Unit	3965
Filed	June 3, 2005	Docket No.	94.04
TITLE	REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT		

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CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon of the U.S. Patent and Trademark Office on September 18, 2009.

/Janaki K. Davda/

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**AMENDMENT**

This Amendment is submitted in response to a non-final office action in the above case dated March 18, 2009 ("Office Action").

Amendments to the Specification begin on page 2.

Amendments to the Claims are reflected in the listing of claims which begins on page 3.

Amendments to the drawings begin on page 13 of this paper and include an attached replacement sheet.

Remarks/Arguments begin on page 14.